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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Pienkos, John T.

Serial No.: 09/694,402

Filing Date: October 22, 2000

Title: SYSTEM AND METHOD FOR PROVIDING  
REDUCED INSURANCE PREMIUMS

Examiner: Vivek D. Koppikar

Art Unit: 3626

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 26, 2004, the Applicant respectfully provides the following Remarks.

**Remarks**

The Applicant appreciates the Examiner's consideration of the present Application. In the Office Action, claims 1-5, 8-11 and 13-20 were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent Application Publication 2002/0022976 A1 (hereinafter referred to as "the Hartigan Publication"). Additionally, dependent claims 6 and 7 were rejected under 35 U.S.C. 103(a) as being unpatentable over the Hartigan Publication further in view of U.S. Patent No. 6,380,953 to Mizuno. Further,